

Post-Event Summary Report

Name of Event: Alabama White House Conference on Aging Listening Session

Date of Event: October 18, 2004

Location of Event: Birmingham Sheraton Downtown, Birmingham, Alabama

Number of Persons attending: 75

Sponsoring Organization: Alabama Department of Senior Services

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List of Participants' Issues:

- **Priority Issue #1:**

- Issue Statement: Anticipating the wave of Baby Boomers who are nearing retirement age, preserving the value of their pension plans is crucial. Also, it is anticipated that a dramatic decrease in younger workers will jeopardize the adequacy of America's work force. Recommendations to retain older workers and encourage their reentry into the work force must be seriously considered.
- Barriers: Not all retirees will be interested in seeking new jobs or in remaining in the work force. Because many private sector employers are switching to defined contribution plans, they may not support making policy changes to defined benefit plans.
- Proposed Solution(s): We recommend the following: (a) encourage the nation's employers to develop business models for recruiting and retaining mature workers; (b) improve the effectiveness of One-Stop career centers to connect mature workers to employment and training opportunities; (c) eliminate penalties to low-income older workers who rely on scarce employment and training opportunities; (d) prevent the conversion of defined benefit plans to cash balance plans, which violate federal laws governing age discrimination; and (e) strengthen private pension systems by implementing shorter vesting periods, improved coverage standards, and better disclosure requirements to increase the number of persons receiving pensions and the average pension amount.

- **Priority Issue #2:**

- Issue Statement: The Medicare program must be strengthened. Over 40 million older and disabled Americans rely on the Medicare program for their health insurance. Across the board we need to strengthen the traditional fee-for-service Medicare program for those who will continue to rely on it, even as other types of coverage options are expanded.
- Barriers: As the wave of Baby Boomers approaches Medicare's eligibility age, it will become increasingly difficult for the federal government to fund this program without passing along more of the costs to consumers.
- Proposed Solution(s): Beneficiaries should be protected from the continued growth in out of pocket health care expenses. We recommend that the Medicare Part B deductible be indexed to the general inflation rate (i.e., Consumer Price Index), not Part B health costs, so it more closely reflects changes in a beneficiary's cost of living.

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- **Priority Issue #3:**

- Issue Statement: Although home- and community-based services may be less expensive than institutionalized care, most states are not shifting Medicaid funds from the nursing home setting to alternative settings. If a larger number of lower income seniors could receive Medicaid benefits, they might be able to afford home- and community-based care in lieu of moving to a nursing home.
- Barriers: The primary barrier would be the political reaction from nursing home associations, who would disapprove of any reduction in the size of the nursing home eligible population. Because many communities have few assisted living facilities and board and care homes, this provides fewer housing options for lower-income seniors who may feel forced to move to a nursing home. With a potential increase in clients eligible for a state's Medicaid Waiver program, a corresponding increase in state match may be justified; however, this would not be the case if there was also a shift from institutional care to community-based care. In addition, more education would be necessary in the health care field and more resources would be needed for in-home abuse and neglect prevention.
- Proposed Solution(s): We recommend the federal government require states to change Medicaid's minimum income limit from SSI eligibility to the QMB limit, allowing seniors with very low incomes to be able to receive assistance in a non-institutional setting. We also recommend that the federal government mandate to the states a graduated percentage increase, over a five-year period, to shift from using Medicaid funds to pay for institutionalized care to the desired community-based care.

- **Priority Issue #4:**

- Issue Statement: As the oldest-old continue to live longer, their need for Older Americans Act (OAA) services will continue to increase. To provide for a functional living environment for an aging America, we must prepare now to meet this increased demand, especially in the area of housing. Recognizing the benefits of providing an opportunity for seniors to remain as independent as possible, one of the biggest concerns for the future is the availability and affordability of manageable housing.
- Barriers: Not all seniors will want to live in planned communities; however, this option needs to be available for those who want it. While continuing care retirement communities are not widely available, they provide the privacy of independent living as well as long-term care all under one "roof."
- Proposed Solution(s): We recommend the availability of a variety of housing options serving people of moderate and middle incomes, ranging from single-family communities and service-enriched senior communities (i.e., planned, secure communities with shopping and recreation in the area) to continuing care retirement communities. We support an increase in private-public partnerships to increase functional housing stock in urban, suburban, and rural communities across the nation.

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- **Priority Issue #5:**

- Issue Statement: Due to insufficient federal and state funding for the Adult Protective Services (APS) program, states have an inadequate supply of APS case managers to receive and investigate reports and, as a result, their caseloads far exceed the number recommended by the National APS Administrators Association (i.e., 25). Unfortunately APS clients receive very few direct service hours.
- Barriers: Some states do not consider Senior Protective Services to be a priority issue; they give more emphasis to Children's Protective Services. For example, because there is no dedicated Senior Protective Services unit in Alabama, legislation is being proposed to address this issue.
- Proposed Solution(s): We recommend the enactment of the Elder Justice Act, which requires coordination between federal programs. We also recommend the establishment of caseload standards and training requirements for APS workers, designation of APS as a priority area of service for existing community programs (e.g., the Elderly and Disabled Waiver program), and a larger allocation of federal funds for in-home services, specifically for individuals who are at risk of abuse, neglect, and exploitation.

- **Priority Issue #6:**

- Issue Statement: The National Family Caregiver Support Program (NFCSP) provides valuable services to caregivers, services that often meant the difference between keeping a loved one at home versus moving them to a long-term care facility. To serve more clients and to offer more services to these individuals, additional NFCSP funds are desperately needed; however, with shrinking state funds, it is becoming increasingly difficult to satisfy the match requirements for this program.
- Barriers: States with limited State General Fund dollars are finding it more difficult to meet the NFCSP's match requirements while other states do not experience this challenge.
- Proposed Solution(s): We recommend a significant increase in funding for the NFCSP. We also recommend a decrease in the match requirements for this program.

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- **Priority Issue #7:**

- Issue Statement: As stated in the Older Americans Act, it is our responsibility to assist older people in this country in exercising freedom, independence, and the free exercise of individual initiative in planning and managing their own lives, full participation in the planning and operation of community-based services, and programs provided for their benefit. This includes providing seniors with the information they need to make informed decisions about the services they would like to receive from local providers.
- Barriers: There are inadequate numbers of qualified service providers in this country, particularly in rural areas. This impacts an older person's choice regarding from which provider they would like to receive services.
- Proposed Solution(s): We recommend expanding the availability and use of self-directed services that enable consumers to coordinate and manage their own care, especially where technology can enhance benefits, services, and independence in more cost-effective ways. We also recommend allowing states broader latitude in transferring funds between the various components of the Older Americans Act to enable them to allocate resources for a variety of services based upon the evolving needs and preferences of the individuals and communities we serve.

- **Priority Issue #8:**

- Issue Statement: Family caregivers provide the vast majority of the assistance that enables older people to live independently and with dignity in their homes and communities. Caregivers include grandparents raising grandchildren, as well as those who help older Americans; some caregivers also strive to balance the needs of younger family members. Because prolonged caregiving can adversely affect one's health, employment status and economic security, services that sustain a caregiver's important role should be an important component of any home- and community-based care system. Unfortunately, many communities either have no service providers or have providers who cannot meet the Area Agencies' service provision requirements. Clients deserve greater access to services and greater flexibility in service provision.
- Barriers: Some seniors and caregivers who are not accustomed to contacting service providers and arranging for service delivery may be overwhelmed by this task. They may continue to rely on Area Agency staff to make referrals to local providers and possibly to initiate contacts on their behalf.
- Proposed Solution(s): We recommend providing more flexibility in the delivery of services and reimbursing non-traditional service providers (e.g., friends, relatives, and neighbors). Seniors and their family members should not be limited to the type of service provider with whom they may contract for services. We also recommend developing more varied home- and community-based services, including information and transportation, to enable seniors to maintain their independence and dignity.

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- **Priority Issue #9:**

- Issue Statement: While consumer arbitration is now used in most consumer transactions, such as buying a car or a stove, arbitration is unfortunately now being used in human services, such as nursing homes. Faced with the emotional decision of placing a loved one in a nursing home, many family members are being asked to sign arbitration agreements, taking away their right to address problems in court. This removes an important safeguard that helps protect nursing home residents.
- Barriers: The primary barrier would be the political might of the nursing home associations, who would be in favor of arbitration agreements.
- Proposed Solution(s): Although it is legal in some states for nursing homes to require families to sign an arbitration agreement as part of a facility's admission procedures, it is a violation of U.S. citizens' fundamental right to a trial by jury. We recommend that guidelines be developed within the federal regulations for skilled nursing facilities to address this issue, making it clear that arbitration agreements cannot be tied to the admission process.

- **Priority Issue #10:**

- Issue Statement: The automobile driving performance of older people is often questioned. In recent years, media coverage has drawn attention to cases of older drivers who lost control of their vehicles with disastrous results. Such stories almost always include questions about whether older people should be allowed to continue to drive, based on the presumption that aging makes people less safe as drivers. Such questions are not raised about younger drivers who are involved in similar accidents.
- Barriers: While age alone does not determine a person's ability to drive safely, older drivers often suffer debilitating conditions that over time can place them in an at-risk status.
- Proposed Solution(s): There are obviously poor drivers of all ages, but the evidence clearly shows that older drivers as a category are actually less hazardous than younger drivers as a category. While states are being forced to address the issue of restricted drivers, many of them have not embraced or addressed the issue of drivers with deteriorating skills, or the effect that this issue has on traffic safety. We recommend that AoA develop guidance on assessing mobility needs and publicize information on alternative transportation services and practices.

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